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LLOYD **MAYNARD**

CALL – 2010

“Exceedingly bright and well considered… a truly modern barrister.”

LEADING JUNIOR
Legal500
UNITED KINGDOM
2026
Company Law

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Lloyd practices in all areas of commercial law. He has particular expertise in disputes arising from distribution agreements, manufacture, sale and supply of goods and services and banking and financial services litigation.

Lloyd is a fearless advocate who presents cases strongly yet courteously. Lloyd’s advocacy has proven successful at first instance and appellate level, with members of the senior judiciary identifying Lloyd’s oral and written advocacy as being elegant and persuasive.

RECOMMENDATIONS

“[Mr Maynard produced] elegant written submissions (which) were ably complimented by eloquent and succinct oral submissions.” – His Honour Judge McMullen QC.

“Lloyd Maynard is incredibly intelligent and also very approachable. When in Court Lloyd is persuasive and articulates arguments with confidence. I thoroughly enjoy working with him and have no reservation recommending him to others.” – Joe Edwards, Charles Russell Speechlys

“Lloyd delivered the best opening statement I have ever heard at a mediation!” – solicitor, Royds Withy King

“I just want to take the opportunity to thank you for your sensitive and thoughtful approach both during the conference call… this afternoon and in your advice generally throughout.” – solicitor, The Co-operative Legal Services.

“Mr Maynard conducts himself in a very professional manner and is a calm and well-prepared barrister. He has a very friendly and likeable personality and it was a pleasure to have him represent our company. Should the need arise we would happily have him represent us again.” - Moo Free Limited

AREAS OF EXPERTISE

BANKING AND FINANCIAL SERVICES

Lloyd has built an impressive practice in banking & financial services. Lloyd regularly acts for the largest peer-to-peer lenders in the UK on advisory and litigation matters, whether in respect to the lender's regulatory duties or recoveries work.

Lloyd also acts for claimants in respect of claims of mortgage mis-selling, negligent investment advice, negligent pensions transfers including in respect of overseas investments, and liabilities arising from cryptocurrencies, including frauds committed against crypto-assets.

Lloyd has extensive knowledge of the provisions of the FCA Handbook, and has significant experience in advising on COBS, MCOB, PERG and CONC. Lloyd has assisted many FX and investment brokerages in response to FCA investigations into potential breaches of the financial promotion rules.

Lloyd's burgeoning knowledge of banking & financial services law developed alongside his teaching of international banking law at postgraduate level at Cardiff University between 2013 and 2018. Lloyd has also been asked to preview a first edition academic banking law textbook.

Indicative Banking & Financial Services Work:

- **(2025 - current) *Re Hyperama Plc, High Court (LCCC)*** – instructed as sole counsel to act for the majority shareholder of H Plc, a £21m business. H Plc is the creditor seeking to enforce finance agreements of a debtor company triggered by the debtor's cross-default on third party loans.
- **(Current) PF Ltd v Mr N, *High Court, BPC***: instructed by a finance institution to recover sums due under several personal guarantees.
- **(2025) *Khan v Khan, High Court, BPC (ChD)***: a £32m dispute concerning whether loan finance was used to acquire shares in ASG Ltd, the holding company for several independent schools in England. Lloyd appeared as sole counsel on a successful application for a third-party disclosure order and is retained as part of the counsel team together with David McIlroy and Simon Farrell KC.
- Acting for K Ltd, a tech company in a £20m dispute with a venture capitalist firm concerning a shareholder and equity investment agreement. Advised and acted in LCIA arbitration proceedings.
- Acted for 5 investors in claims against St James Place for alleged breach of retainer in respect of a failed DB pension transfer. The claim of c£1.5m was settled before 5-day trial in January 2024.
- Advising an investor in respect of claims that his agent, a peer-to-peer lending platform, had unlawfully continued to trade his funds of c£750k following his notice withdrawing the agent's authority to invest.
- Acting for a peer-to-peer lender enforcing guarantees and securities. Overcame defences that default enforcement charges were said to be unenforceable penalties and the guarantee was not properly executed, varied or entered into upon the misrepresentation of a third party for which the lender ought to be liable.
- ***Lendy Ltd and Saving Stream Security Holdings Ltd v Omoruyi* [2022]** – acting for Lendy Ltd

enforcing a bridging loan. Defended counterclaims for fraudulent misrepresentation and sale of secured property at an undervalue. Judgment obtained for £3.75m.

- ***Davis v Lloyds Bank Plc* [2021] EWCA Civ 557**: Lloyd acted in the High Court ([2020] EWHC 1758 (Ch)) and the Court of Appeal proceedings concerning the question of whether a "complaint" can be made within the meaning of the DISP rules of the FCA Handbook whilst a customer is participating in a bank's voluntary review process.
- ***Credit Capital Corporation v Watson* [2021] EWHC 466 (QB); [2021] EWHC 1136 (QB)**: acted for bridging lender in 8-day remote trial that considered when a mortgagee is liable for the conduct of an LPA Receiver and if there is a liability for the Receiver selling secured property to a person connected with the appointing mortgagee. Also defended allegations that the lender's conduct on enforcement constituted an unfair credit relationship. Judgment obtained for c£3.75m.
- Acted for F Ltd, a multinational food supply company, in claims against a national UK bank for recovery of sums lost due to APP fraud, under the Quincecare duty.
- Acted for an individual in claim against NatWest bank for losses incurred due to alleged inaccurate report to credit reference agencies.
- ***Angelgate Claimants v Key Manchester Ltd* [2020] EWHC 3643 (Ch), [2021] PNLR 15**: Group litigation acting for claimants who had entered unregulated collective investment schemes (UCIS) in relation to fractional development property in the UK.
- ***R (Mazarona Properties Ltd) v Financial Ombudsman Service* [2017] EWHC 1135 (Admin)**: Judicial review of the Financial Ombudsman Service's refusal to consider a complaint about the conduct of the Interest Rate Swap Redress Scheme by a bank.
- ***Sprint 1108 Ltd v RBS Bank plc*, Business & Property Courts, Business List**: instructed as sole counsel for the claimant in proceedings alleging that RBS sold an interest rate swap pursuant to a fraudulent misrepresentation.
- ***Lloyds Bank plc v Edmonds***: instructed as junior counsel to David McIlroy in 2018 to advise on claims against Lloyds Bank arising from the conduct of its High Risk and Impaired Assets Division.
- ***Zegveldt v Clydesdale Bank plc, National Australia Bank plc*, Business & Property Courts in Bristol**: acted for the claimant in claims that the defendant banks breached an oral contract to fund an extensive property development. Claim settled at mediation.
- ***Templars Estates Ltd & Ors v National Westminster Bank plc & another* [2016] EWHC 2020 (Comm)**: instructed to act for the claimants in claims arising from alleged interest rate swap mis-selling. Lloyd made a successful application to stay the proceedings for ADR, notwithstanding the bank objecting to the same.
- ***Proctor, Proctor and the Proctor Partnership Ltd v Clydesdale Bank plc, National Australia Bank Ltd and Promontoria (Henrico) Ltd***: instructed for the claimants to pursue claims for breach of contract, misrepresentation and fiduciary duty arising from Clydesdale/NAB's failure to convert a development loan into a term loan and subsequent sale of the facility to Promontoria (Henrico) Ltd.
- ***Conte v Natwest Bank plc***: acted for the applicant in proceedings before the First-Tier Tribunal, Property Chamber, Land Registration division seeking rectification of an alleged fraudulent charge granted to Natwest in 2005.
- ***Davies v Barclays Bank plc***: instructed to act for the claimant in his claim against Barclays Bank plc for mis-selling of two interest rate hedging products. The claim settled at mediation shortly

before trial.

- ***Popham v Coutts & Co***: acted for the claimant in claims alleging Coutts breached a contract to provide investment advice in respect of investments made between 2008 and 2009 in Coutts' ORBITA and CAPELP funds, and a claim that Coutts failed to advise on risk mitigation strategies concerning a foreign exchange facility. The case settled September 2016.
- ***Hex Holdings Ltd (In Liquidation) v Royal Bank of Scotland plc***: instructed for the claimant in relation to a multi-million-pound claim alleging mis-selling of an interest rate swap and misconduct by RBS's Global Restructuring Group ("GRG") causing failure of a business.
- Advising Brighton & Hove Albion football club on the financial and regulatory implications under FSMA and the CONC provisions of the FCA Handbook in respect of its season ticket pricing.

CONTRACT & COMMERCIAL LITIGATION

Lloyd is adept at handling commercial litigation in the High Court. Lloyd has acted for a wide array of clients including banks, administrators of peer-to-peer lenders, insurance companies, small and medium sized businesses, supervisors of IVAs, consumers, investors, partnerships, and schools. Lloyd also has experience of acting in a range of complex partnership disputes.

Lloyd has recently addressed the following issues in his cases:

- **(2025 - current) *Re Hyperama Plc, High Court (LCCC)*** – instructed as sole counsel to act for the majority shareholder of H Plc, a £21m business. Advising and defending a minority shareholder's claim to be entitled to the majority's shares by reason of proprietary estoppel and acting for the company in claims against a related company for unpaid intercompany borrowing.
- **(2025) *Proddow Mackay Legal Limited v Janavicius, High Court, BPC (Business List)*** – instructed as sole counsel for the defendant and majority shareholder of 3M Law Limited, an ABS Law Firm. The dispute concerns whether Mr Janavicius correctly terminated a joint venture agreement and share purchase agreement for material breach. 6-day trial settled December 2025.
- **(2024 – ongoing) *DDH Ltd & Others v RVW*** - instructed to advise private equity firms concerning claims arising from their £8m purchase of an IFA firm. The claims allege an entitlement to withhold deferred consideration due to the managing director and former majority shareholders' breaches of a Share Purchase Agreement.
- **(2024) *Acted for K Ltd in LCIA Arbitration proceedings*** - concerning a £20m dispute with a venture capital firm arising from a shareholder and equity investment agreement.
- **(2020) UD Ltd v VD Ltd and Mr B, High Court, BPC (ChD)** – appeared for UD Ltd and obtained an Imaging and Search Order against the respondents. Mr B was the former managing director of UD Ltd and had set up VD Ltd whilst a director of UD Ltd in breach of directors' duties. The claim settled following the successful return date.
- Advising and appearing at mediation on behalf of a ministry of defence contractor on claims arising from a terminated sub-consultancy agreement.
- Instructed to act for *E Ltd*, a business with claims for fraudulent misrepresentation and non est factum arising from entry into leases for printers.
- ***NPPM Claimants v 174 Law Solicitors Ltd* [2023] EWCA Civ 13**, (also High Court [2022] EWHC 4 (Ch)) acting on behalf of the Claimants in a claim against a solicitor for breach of a stakeholder

contract.

- ***Demand Media Ltd v Koch Media Ltd* [2020] EWHC 32 (QB)**: acted as sole counsel for Koch Media Ltd. Successfully defended claims arising from termination of a distribution agreement, including breach of contract, breach of confidence and breach of design right.
- *ITM Ltd v HM Ltd and another*: acting for the claimant in a claim for breach of a contract to provide exclusive tax mitigation advice.
- *Ladjevardi v Nikkhah*: successful 3-day trial acting as sole counsel for Mr Ladjevardi in claims for unjust enrichment in respect of an agreement to purchase shares in Gresham House plc.
- *Sesame Ltd v Orr-McAuley*: instructed by the claimant IFA network in respect of claims under a personal guarantee against the former director of an IFA member.
- *Bang & Olufsen UK Ltd v McMichael*: instructed by the claimant to pursue a £400,000 debt against a former franchisee.
- *Rawdon Asset Finance Ltd*: advising on the regulatory implications of lending to individuals and consumers. Drafting updated precedent loan, security and debenture documents.
- *Industrial Staffing Solutions Ltd v Take 4 Personnel Ltd*: instructed for the defendant in proceedings concerning an alleged underpayment pursuant to a contract for the supply of agency workers.
- *JS Burgess Engineering v Sash Hardware Ltd*: instructed by the claimant in a claim for damages arising from the defendant's failure to pay for bespoke stillages.
- *Direk v Kargin*: instructed at trial and on appeal by the successful claimant concerning a dispute arising from the failure to repay a corporate investment loan.
- *1st Credit Finance v Durrant*: instructed by the successful claimant to pursue a debt in county court proceedings.
- *Gazechim Plastics UK Ltd*: drafted a 'Cash-pool' Agreement on behalf of a multi-national group of manufacturing companies.
- *B&Y Publishing Ltd and CW Publishing Ltd*: acting in a number of claims for breach of a publishing contract, involving misrepresentation, negligent mis-statement, the Unfair Contract Terms Act and Unfair Terms in Consumer Contract Regulations 1999. Advising on breaches of Data Protection Act 1998.
- *Steel v Nationwide Building Society and another*: instructed for the defendant in resisting a claim for breach of an insurance contract.
- *Cresswell Holdings Ltd v Powerhall Development Ltd, White Elm Ltd and Clydesdale Bank plc*: acted for Clydesdale Bank Plc in part 8 proceedings concerning the enforceability of a charge over commercial premises sited on a former colliery.

COMPANY & SHAREHOLDER DISPUTES

In recent years, Lloyd has built an impressive advisory and litigation company law practice. Lloyd drafts and advises upon documents associated with company formation, including shareholders agreement, joint venture agreements and documents governing intra-company arrangements. Lloyd also acts in company law claims including unfair prejudice petitions, derivative actions, shareholder disputes and claims against directors for breach of duty.

In addition, Lloyd is the editor of the 21st Edition of the Butterworths publication 'Rights & Responsibilities of Directors'.

Legal 500

Lloyd is ranked as a Leading Junior in Company Law in Legal500, with feedback including: *"Lloyd is technically very strong and a compelling advocate. He gives clear advice, works hard and is analytical in his work, while his advocacy is calm."*

Examples of Lloyd's company law work include:

- **(2025 – current) *Nano FCM Ltd v Dr & Mrs Aubert*, High Court, Birmingham District Registry**: acting for the claimant company against its former managing director for breach of directors' duties by alleged diversion of company funds, assets and business opportunities to his own private business.
- **(Current) *Re T Ltd, Mr B*** – advising a minority shareholder on the merits of unfair prejudice proceedings alongside proprietary estoppel claim to be entitled to 95% of a company's shares. A family dispute concerning true ownership of a large country estate in England.
- **(Current) *Re SMC Ltd and SK Ltd, Mr S*** – advising a minority shareholder on the merits of unfair prejudice, derivative and double derivative claims concerning the majority's exclusion of the minority from management. Also advising on a related probate dispute concerning true ownership of real property formerly owned by the company.
- **(Current) *Re JDH Ltd, JD Ltd, Mrs T*** – advising a minority shareholder in a family business of the merits of proposed claims for unfair prejudice and double derivative claims, arising from the diversion of sale proceeds away from a holding company to a subsidiary to avoid dividends.
- **(Current) *Re STG Ltd, Mr M*** – advising minority shareholder in a technology business concerning proposed claims for unfair prejudice and derivative claims, arising from the majority shareholders' diversion of c£8m of assets to their own business interests.
- **(2025 – current) Re Gensol Engineering Services Ltd and Lewis & Manley Ltd, High Court, Cardiff District Registry** – instructed as sole counsel for the estate and trustee minority shareholders in a dispute concerning longstanding unpaid dividends.
- **(2025 – current) *Proddow Mackay Legal Limited v Janavicius, High Court, BPC (Business List)*** – instructed as sole counsel for the defendant and majority shareholder of 3M Law Limited, an ABS Law Firm. The dispute concerns whether Mr Janavicius correctly terminated a joint venture agreement and share purchase agreement for material breach. Listed for 6-day trial November-December 2025.
- **(2025 - current) *Khan v Khan, High Court, BPC (ChD)***: a £32m dispute concerning disputed shareholding in ASG Ltd, the holding company for several independent schools in England. Lloyd appeared as sole counsel on a successful application for a third-party disclosure order and is retained as part of the counsel team together with David McIlroy and Simon Farrell KC.
- **(2025 - current) *Boitefin Ltd & Anor v Ozkaratan, High Court BPC, (Business List)*** – instructed with Michael Phillis for the defendant to a multimillion pound claim by an international insurance broker for alleged breach of directors' duties and an unwritten shareholders agreement arising from alleged misappropriation of funds.

- **(2025 - current) *Re Hyperama Plc, High Court (LCCC)*** – instructed as sole counsel to act for the majority shareholder of H Plc, a £21m business. Advising and defending a minority shareholder's claim to be entitled to the majority's shares by reason of proprietary estoppel and acting for the company in claims against a related company for unpaid intercompany borrowing.
- **(2025 - current) *Bundy v Expedite Business Development Ltd, High Court, BPC in Bristol*** – instructed as sole counsel to defend the company against claims by its former director and shareholder that the company wrongfully removed the director from office.
- **(2025 – current) *Lathey v Lathey, The Owl Centre Ltd, High Court, BPC in Wales*** –instructed as sole counsel for the Defendants to claims for rectification of the register to record the claimant as majority shareholder.
- **(2025) *Re Tribrisant Trading Company Ltd, High Court, BPC, ICC (ChD)*** – appeared as sole counsel for a minority shareholder responding to claims by the company to retrospectively amend its articles of association in reliance upon the Duomatic principle. Successfully obtained an order converting proceedings to CPR r.7. Dispute settled at mediation August 2025.
- **(2025) *Re A Ltd, Mr S*** – instructed to advise A Ltd concerning £4m+ claims against its former managing director and majority shareholder for breach of a Share Purchase Agreement and breach of directors' duties.
- **(2024 – ongoing) *DDH Ltd & Others v RVW*** - instructed to advise private equity firms concerning claims arising from their £8m purchase of an IFA firm. The claims allege an entitlement to withhold deferred consideration due to the managing director and former majority shareholders' breaches of a Share Purchase Agreement.
- **(2024) *Acted for K Ltd in LCIA Arbitration proceedings*** - concerning a £20m dispute with a venture capital firm arising from a shareholder and equity investment agreement.
- **(2024) *Tom v Candey & Others, High Court, BPC, ICC (ChD)*** – instructed as sole counsel to pursue an unfair prejudice petition against the owner of a law firm. Lloyd was instructed following disclosure phase with a view to undertaking the trial in November 2024. Following Lloyd's input into witness statements, the matter settled at mediation in August 2024.
- **(2024) *Re DLP CG Ltd*** – instructed to advise the outgoing shareholder-directors in the context of a £5m+ sale of shares in a financial management consultancy. I was asked to advise on the enforceability of the company's release of claims pursuant to §239(6)(b) Companies Act 2006.
- **(2024) *T v Mr & Mrs B*** – advised the defendants in response to a draft unfair prejudice petition by the minority shareholder following his expulsion from their company for fraudulent activity.
- **(2020) *UD Ltd v VD Ltd and Mr B, High Court, BPC (ChD)*** – appeared for UD Ltd and obtained an Imaging and Search Order against the respondents. Mr B was the former managing director of UD Ltd and had set up VD Ltd whilst a director of UD Ltd in breach of directors' duties. The claim settled following the successful return date.
- **(2018) *Ladjevardi v Nikkhah***: successful 3-day trial acting as sole counsel for Mr Ladjevardi in claims for unjust enrichment in respect of an agreement to purchase shares in Gresham House plc.
- **(2015) *Direk v Kargin***: instructed at trial and on appeal by the successful claimant concerning a dispute arising from the failure to repay a corporate investment loan.
- **(2014) *Re Gazechim Plastics UK Ltd***: drafted a 'Cash-pooling Agreement' on behalf of a leading European distributor of engineering plastics and commodity products to be used by a group of

companies across the EU and England and Wales.

PROFESSIONAL NEGLIGENCE

Lloyd has experience of advising in respect of claims against IFAs, solicitors and the Citizens Advice Bureau. Lloyd has advised numerous clients on the law on limitation and its application in a professional negligence context, as well as the merits and quantum of claims.

Lloyd is currently instructed as junior counsel together with David McIlroy on 3 group actions arising from failed developments in Liverpool and Manchester.

Recent issues Lloyd has addressed include:

- **(Current) Mrs S v TRN Ltd** – instructed to draft proceedings for negligent investment and mortgage advice in connection with a capital release property refinance to invest in the Claimant's business and investment properties.
- **(Current) Various Claimants v CL Ltd, MRB Ltd** – instructed as sole counsel in group litigation concerning alleged negligent advice provided to investors in a hotel room investment scheme.
- **(Current) Various Claimants v Bilson Henaku Solicitors** – instructed as sole counsel in group litigation concerning alleged negligence in advising on a settlement agreement and the subsequent enforcement of a debenture upon default under the settlement agreement.
- **(Current) Various Claimants v BR LLP** – acting as sole counsel for partners in a medical practice who claim their financial advisers negligently advised to put in place a corporate restructure mitigate income tax, the efficacy of which has been disproven by HMRC.
- **(2025) Various Claimants v Metis Law LLP** – instructed as sole counsel to act for a group claiming professional negligence arising from the defendant's alleged negligence advice when providing conveyancing services to buyers of rooms in the MBI Care Home Scheme.
- **(2024) Chester-Sterne & Others v St James Place, Grove Wealth Management** – instructed as sole counsel in claims against an IFA firm for alleged negligence and breach of contract in advice to transfer an executive overseas Shell pension.
- **(2024) Various Claimants v Mr Ackland t/a Ackland & Co Solicitors** – instructed with David McIlroy to act for buyers of rooms in a property development who claimed they had received negligent advice from their conveyancing solicitors as to the legal risks of the scheme.
- **(2017-2023) *NPPM Claimants v 174 Law Solicitors Ltd* [2023] EWCA Civ 13, (also High Court [2022] EWHC 4 (Ch))** acting with David McIlroy on behalf of the Claimants in a claim against a solicitor for breach of a stakeholder contract.
- **(2017-2023) Various Claimants v Key Manchester Ltd, Oliver & Co Solicitors** – acting with David McIlroy in respect of claims of professional negligence arising from the failure of solicitors to advise as to the risks in investing in fractional development schemes.
- **(2017-2021) *Angelgate Claimants v Key Manchester Ltd* [2020] EWHC 3643 (Ch), [2021] PNLR 15**: Instructed with David McIlroy in group litigation acting for claimants who had entered unregulated collective investment schemes (UCIS) in relation to fractional development property in the UK.
- **(2017) Various Claimants v Kevin Neal Associates Ltd** – acted as sole counsel for claimants in

respect of alleged negligent advice concerning Spanish inheritance tax mitigation.

- **(2017) Rodwell v Match Solicitors** – acting for the claimant in proceedings for professional negligence concerning failure to issue a claim before the expiry of the limitation period.

INJUNCTIONS

Lloyd's commercial practice frequently requires him to act in injunction hearings before the High Court.

Lloyd's recent injunctions work includes:

- *Ultima Displays Ltd v Burdett, Very Displays Ltd*: Lloyd obtained a Search and Seizure Order and Imaging Order in one of the first cases to apply the principles in *TBD (Owen Holland) Ltd v Simons and others* [2020] EWCA Civ 1182.
- Advised a company that does business as a food wholesaler in pre-action correspondence which led to settlement of a potential application for injunction to restrain the use of confidential information obtained in breach of employment covenant.
- Obtaining a freezing order in connection with a familial pension dispute.

INSOLVENCY

Lloyd has acted in a wide range of insolvency matters, including applications for injunction to restrain the presentation and advertisement of petitions, applications pursuant to sections 212 & 213 Insolvency Act 1986 and section 1157 Companies Act 2006; applications to set aside statutory demands and petition hearings.

ACADEMIC QUALIFICATIONS

- 2006, BA (Oxon)(Law)
- 2008, LLM Commercial Law Cardiff University
- 2010, BVC BPP London

SCHOLARSHIPS AND AWARDS

- Walter Wigglesworth Scholarship, Lincoln's Inn, (2011) – Pupillage award
- BPP Individual Moot Winner, (2010) – Judged by Lord Walker of Gestingthorpe, former Supreme Court Justice
- Buchanan Prize, Lincoln's Inn, (2010) – Prize for 'Outstanding' BVC result
- Lord Denning Scholarship, Lincoln's Inn, (2010) – Major BVC Award
- Hardwicke Scholarship, Lincoln's Inn, (2009) – BVC Award
- Farrar Award, Pembroke College, Oxford University, (2004) – Constitutional Law

PROFESSIONAL BODIES

- Financial Services Lawyers Association
- Professional Negligence Bar Association
- The Chancery Bar Association

PROFESSIONAL DEVELOPMENT

Lloyd has delivered a number of talks on topics such as:

- The utility of pleading misrepresentation and pointers on responding to such claims.
- The Business & Property Court's Disclosure Pilot.
- What Lord Denning would do about financial market manipulation in the 21st
- Understanding recent jurisprudence on contractual interpretation.
- An update on Swaps mis-selling litigation.
- Understanding the Foreign Exchange scandal.
- Understanding the Repo-rate scandal.
- Maximising the chances of a successful Financial Ombudsman Service complaint.
- Maximising the chances of a successful Financial Services Compensation Scheme claim.
- How to make the most of consequential loss claims.

TEACHING

- Lloyd was a visiting Teacher of Law at Cardiff University, teaching on the LLM in Commercial Law between 2013 and 2018. Lloyd taught courses on International Banking Law, Competition Law and Money Laundering.